

HOME EQUITY CREDIT LINES

Lender Comparison

Use this form to compare rates and product terms among lenders. Ask the lender to provide the following information. If a particular lender you would like to work with does not offer the better deal, use this form to negotiate a better offer.

<u>Interest Rate Features:</u>	LENDER 1	LENDER 2	LENDER 3	LENDER 4
Initial Interest Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Points	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Other Bank Fees	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Variable Annual Percentage Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Annual Percentage Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Index Used / Current Value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount of Margin	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency of Rate adjustments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate Caps	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<u>Length of Plan:</u>				
Draw Period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<u>Initial Fees:</u>				
Appraisal Fee	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Closing Costs	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Application Fee	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<u>Repayment Terms:</u>				
During the Draw Period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest and Principal Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest-Only Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fully Amortizing Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<u>When Draw Period Ends:</u>				
Balloon Payment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Renewal Available	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Refinancing of Balance by Lender	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

HOME EQUITY LOANS

Lender Comparison

Use this form to compare rates and product terms among lenders. Ask the lender to provide the following information. If a particular lender you would like to work with does not offer the better deal, use this form to negotiate a better offer.

<u>Interest Rate Features:</u>	LENDER 1	LENDER 2	LENDER 3	LENDER 4
Initial Interest Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Points	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
• Other Bank Fees	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Variable Annual Percentage Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Annual Percentage Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Index Used / Current Value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount of Margin	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency of Rate adjustments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest Rate Caps	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<u>Repayment Terms:</u>				
Repayment Period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest and Principal Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest-Only Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fully Amortizing Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<u>When Repayment Period Ends:</u>				
Balloon Payment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Renewal Term	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Refinancing of Balance by Lender	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PLACES OF INTEREST

Home Equity Center: <http://www.YourEquity.com>
 Consumer Financing Center: <http://www.SayLending.com>
 nBuy Center: <http://www.nBuy.com>